Fill in this in	formation to ider	tify your case:	MARINE THE PARTY OF THE PARTY O	10 mg			
Debtor 1	Casimir	J	Rogala				
	First Name	Middle Nar	ne Last Name			X Check if the	nis is an amended
Debtor 2	Lisa	Α	Rogala			plan, and	list below the
Spouse, if filing)	First Name	Middle Nan				sections o	f the plan that hav
Inited States F			ne Last Name			been chan	ged.
onited States E	ankruptcy Court for t	he: enter text	District of enter text (State)			2.1, 3.1, 3.3,	
Case number	(If known)	18-51273					
Official I	Form 113						
Chapt	er 13 Pla	n					404
Part 1:	Notices						12/1
To Debtors:	This form sets	out options that	may be appropriate in so	me cases, but the	presence of an	option on the for-	m doost ' "
	with local rules	and judicial rul	ings may not be confirmal	ble.	ole in your judicia	I district. Plans t	hat do not indicate
	In the following I	notice to creditor	s, you must check each box	that applies.			
o Creditors	Your rights may	be affected by	this plan. Your claim may	be reduced, mod	dified, or eliminat	hed	
	You should read attorney, you ma	this plan careful y wish to consult	y and discuss it with your at one.	torney if you have	one in this bankru	ptcy case. If you d	o not have an
	If you oppose the	nlan's treatmen	t of very state				
	least 7 days befo	re the date set for	t of your claim or any provis or the hearing on confirmatio ut further notice if no objecti	ion of this plan, yo	u or your attorney	must file an object	ion to confirmation a
	Court may confin	m this plan withou	ut further notice if no abi	i amount of this	is filed. See Bank	Sankruptcy Court.	The Bankruptcy
	includes each of ineffective if set	f the following i out later in the	earticular importance. Debto tems. If an item is checke plan.	rs must check or d as "Not Include	ne box on each lined" or if both box	ne to state whethe es are checked, t	er or not the plan he provision will b
1.1 A lim	it on the amount	of a secured cl	aim, set out in Section 3.2,	which may rocul	t in a newti-t		
		at an to the 3	ecureu creditor				☐ Not included
			sessory, nonpurchase-mo	oney security inte	erest, set out in	☐ Included	☑ Not included
1.3 Nons	tandard provision	ns, set out in Pa	rt 8				☐ Not included
							Not included
art 2: P	lan Payments a	and Length of	Plan				
Debtor(s)	will make regular	payments to the	e trustee as follows:				
\$ 2,640.0		per	Month	for	10		
\$ 3,900.0	0	per	Month	for	6 54		months
\$	nal line - 16	per		for	104		months
	nal lines if needed						months
oreditors s	an 60 months of page	ayments are spe	cified, additional monthly pa	yments will be ma	de to the extent ne	cessary to make t	no novement t
Regular n	symants to the tw					occosary to make t	le payments to
Debtor(s) will make navme	nts pursuant to	de from future income in payroll deduction order.	the following mar	nner: Check all th	at apply.	
) will make payme						
		ind unectly to the	s trustee.				
icial Form 11	3		Chapter 13 Pla	in			

Page 1

Other (specify meth						
	nod of payment): Click or tap	here to enter text				
2.3 Income tax refunds.						
Debtor(s) will retain	any income tax refunds receive	ed during the plan term				
Debtor(s) will suppl	y the trustee with a copy of each	h income tax return file		m within 14 day	s of filing the retu	rn and will turn
	ncome tax refunds as follows:		ii			
2.4 Additional payments.	Check one	disualit to order t	confirming plan.			
	hecked, the rest of § 2.4 need r	201 ha (1 = 1				
Debtor(s) will make	additional payment(s) to the tru	istee from other source		w. Describe the	source, estimated	d amount, and date
or odori unitolpated payir	ient. Once of tap fiere to e	nter text				
2.5 The total amount of e	stimated payments to the trus	stee provided for in §§	2.1 and 2.4 is \$	lick or tap h	ere to enter t	ext
ACCRECATE OF THE PARTY OF THE P						
Part 3: Treatment	of Secured Claims					
3.1 Maintenance of navm.	ents and cure of default, if an					
Table 1	necked, the rest of § 3.1 need no					
debtor(s), as specified be the rate stated. Unless of 3002(c) control over any proof of claim, the amoun then, unless otherwise or	intain the current contractual instain the current contractual installation of the conformity with any applow. Any existing arrearage on the court, the contrary amounts listed below a stated below are controlling. dered by the court, all payments	a listed claim will be page amounts listed on a page to the current installm. If relief from the automit	aid in full through dis proof of claim filed b nent payment and a	bursed either by sbursements by efore the filing or rearage. In the	the trustee or dire the trustee, with in leadline under Ba absence of a cont	ectly by the nterest, if any, at nkruptcy Rule trary timely filed
collateral will no longer be	dered by the court, all payments treated by the plan. The final c	column includes only pa	as to that collateral	will cease, and	all secured claims	n this paragraph
collateral will no longer be	c treated by the plan. The final c	Current installment payment (including escrow)	Amount of arrearage (if any)	will cease, and a sy the trustee rate on arrearage (if applicable)	Monthly plan payment on arrearage	n this paragraph
collateral will no longer be	treated by the plan. The final of	Current installment payment (including	Amount of arrearage (if	Interest rate on arrearage (if	Monthly plan payment on	n this paragraph, based on that ebtor(s). Estimated total payments by
Collateral will no longer be Name of creditor US Bank Trust Ocwen Loan Servicing	Collateral 1701 Mayflower Lane	Current installment payment (including escrow) \$2,068.06 Disbursed by: Trustee Debtor(s) \$316.73 Disbursed by: Trustee	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage	h this paragraph, based on that ebtor(s). Estimated total payments by trustee
Name of creditor US Bank Trust Dowen Loan Servicing	Collateral 1701 Mayflower Lane Hudson, OH 44236 1701 Mayflower Lane Hudson, OH 44236	Current installment payment (including escrow) \$2,068.06 Disbursed by: Trustee Debtor(s) \$316.73 Disbursed by: Trustee Debtor(s)	Amount of arrearage (if any) \$ 23,835.07	Interest rate on arrearage (if applicable) 0.00%	Monthly plan payment on arrearage Pro-rata	n this paragraph, based on that ebtor(s). Estimated total payments by trustee

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Chapter 13 Plan

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The holder of any claim listed below as having value in the column headed Amount of secured claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor	Estimated total of monthly payments
Ohio Homeowner Assistance, LLC	\$35,500.00	1701 Mayflower Lane Hudson, OH 44236	\$231,940.00	\$260,556.14	\$0.00	%	\$	\$
Insert additional cla	\$ pandad		\$	\$	\$	%	\$	S

3.3	Secured	claims	excluded	from	11	U.S.	C. 5	\$ 506.	Check one	2.
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None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

The claims listed below were either:

(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal

(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s)

Name of creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
Amercredit Financial Services, Inc. Dba GM Financial	2015 Jeep Cherokee	\$18,254.27 Disbursed by: ☑ Trustee ☐ Debtor(s)	7.50%	\$380.00	\$
Insert additional claims as pood		\$ Disbursed by: Trustee Debtor(s)	%	\$	\$

3.4 Lien avoidance.	Check one
---------------------	-----------

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien.

Information regarding judicial lien or security interest	Calculation of lien avoidance		Treatment of remaining secured claim
Name of creditor	a. Amount of lien	•	secured claim
	b. Amount of all other liens	\$	Amount of secured claim after avoidance (line a minus line f) \$
Collateral	c. Value of claimed exemptions	+ \$	Interest rate (if applicable)
	d. Total of adding lines a, b, and c	\$	%
Lien identification (such as judgment date, date of lien recording, book and page number)	e. Value of debtor(s)' interest in property	- \$	Monthly payment on secured claim \$

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Chapter 13 Plan

		\$	Estimated total payments on secured claim \$
	Extent of exemption impairment (C) Line f is equal to or greater to the entire lien is avoided. (Do not lien is less than line a. A portion of the lien is avoided. (Co	secured craim \$	
Insert additional claims as need			
3.5 Surrender of collateral. C	Check one.		
None. If "None" is check	ed, the rest of § 3.5 need not be comple	eted or reproduced	
The debtor(s) elect to sur confirmation of this plan the s	render to each creditor listed below the	collateral that secures the cre	editor's claim. The debtor(s) request that upon nd that the stay under § 1301 be terminated in a
Name of creditor		Collateral	d in rait o below.
nsert additional claims as need	lad		
Trustee's fees and all allowed postpetition interest.	f priority claims, including domestic sup	port obligations other than tho	se treated in § 4.5, will be paid in full without
Trustee's fees and all allowed postpetition interest. 2 Trustee's fees Trustee's fees are governed by of plan payments; and during the statement of the fees owed to be allowed to the fees owed	v statute and may change during the co he plan term, they are estimated to tota to the attorney for the debtor(s) is estim	urse of the case but are estimated to be \$ 3,000.00	
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Trustee's fees and all allowed postpetition interest. 2 Trustee's fees Trustee's fees are governed by of plan payments; and during the control of the fees owed to be allowed to be al	A statute and may change during the complete plan term, they are estimated to total to the attorney for the debtor(s) is estimated to the attorney's fees and those treated in the ed, the rest of § 4.4 need not be complete total amount of other priority claims to	urse of the case but are estimated to be \$ 3,000.00 § 4.5. Check one. ated or reproduced.	ated to be <u>Click or tap here to enter text</u> o
.2 Trustee's fees Trustee's fees are governed by of plan payments; and during to .3 Attorney's fees The balance of the fees owed to .4 Priority claims other than None. If "None" is checked to .5 Domestic support obligations.	or statute and may change during the continuous he plan term, they are estimated to total to the attorney for the debtor(s) is estimated in attorney's fees and those treated in the rest of § 4.4 need not be completed.	urse of the case but are estimated to be \$ 3,000.00 § 4.5. Check one. elted or reproduced. be \$ 15,156.87. cental unit and paid less than	ated to be <u>Click or tap here to enter text</u> o
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Click or tap he	ere to enter te	% of the total a	mount of these claim	s, an estimated payment			
▼ The funds remain ■ The funds remain	ning after disburs	monte beauty	mount of triese claim:	s, an estimated payment	of \$ Click or ta		r text.
If the setate of the se	ing after dispurse	ments have been	made to all other cre	editors provided for in thi	s plan.		
enter text. Regard	btor(s) were liquid	dated under chapt	er 7, nonpriority unse	ecured claims would be p	paid approximately	S Click or tag	here to
		o oncomed above,	payments on allowed	nonpriority unsecured	claims will be mad	e in at least this	amount.
□	lyments and cur	e of any default of	on nonpriority unse	cured claims. Check of	nne.		
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☐ The debtor(s) wi	ill maintain the co	ntractual installme	ent navments and our	e any default in paymen			
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ne of creditor			Illment payment	Amount			
			payment	Amount of arrearage	to be paid	Estimated to payments b	
	11 Transa	\$	111677	\$		\$	y trustee
		Disbursed by: ☐ Trustee				3	
		☐ Debtor(s)					
nsert additional claims							
Other separately cla	assified nonprio	rity unsecured cl	aims. Check one.				
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— The nonpriority u	insecured allowed	I claims listed belo	ow are separately cla	ssified and will be treate	d as follows.		
lame of creditor	B	Basis for separate	classification and	Amount to be	Interest rate (if	Estimated to	ıtal
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nsert additional claims	as needed			\$	%	\$	
NAME OF TAXABLE PARTY.							
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Part 8:

Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

Per Section 2.1 plan payments in the amount of \$2,640.00 shall commence from December, 2018 through May, 2019.

Plan payments shall increase to \$3,900.00 per month beginning June, 2019 until the case is completed.

Part 9:

Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The attorney for the Debtor(s), if any, must sign below.

x/s/Casimir J. Rogala

Signature of Debtor 1

Executed on 11/15/18

MM / DD / YYYY

X /s/ David A. Mucklow

Signature of Attorney for Debtor(s)

🗴 /s/ Lisa A. Rogala

Signature of Debtor 2

Executed on 11/15/18

MM / DD / YYYY

Date <u>11/15/18</u>

MM / DD / YYYY

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113 other than any nonstandard

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims (Part 3, Section 3.1 total)	
b. Modified secured claims (Part 3, Section 3.2 total)	\$
c. Secured claims excluded from 11 U.S.C. § 506 (Part 3, Section 3.3 total)	\$
d. Judicial liens or security interests partially avoided (Part 3, Section 3.4 total)	\$
e. Fees and priority claims (Part 4 total)	\$
f. Nonpriority unsecured claims (Part 5, Section 5.1, highest stated amount)	\$
g. Maintenance and cure payments on unsecured claims (Part 5, Section 5.2 total)	\$
n. Separately classified unsecured claims (Part 5, Section 5.3 total)	\$
Trustee payments on executory contracts and unexpired leases (Part 6, Section 6.1 total)	\$
Nonstandard payments (Part 8, total)	\$
Total of lines a through j	
	\$

CERTIFICATE OF SERVICE

I certify that on or about 15th day of November, 2018 that a true and correct copy of the foregoing was sent electronically via the Court's CM/ECF system to the following who are listed on the Court's Electronic Mail Notice list:

- Keith Rucinski efilings@ch13akron.com, krucinski@ecf.epiqsystems.com
- United States Trustee (Registered address)@usdoj.gov
- Joshua Ryan Vaughan jvaughan@amer-collect.com, SAllman@AMER-COLLECT.COM;rschroeter@amer-collect.com;HouliECF@aol.com

I certify on or about 15th day of November, 2018 that a true and correct copy of the foregoing was sent via U.S. regular mail or certified mail to the persons listed below.

Casimir J. Rogala Lisa A. Rogala 1701 Mayflower Lane Hudson, OH 44236

See creditor matrix attached.

/s/ David A. Mucklow DAVID A. MUCKLOW, (#0072875) Americredit Financial Services, Inc. dba GM Financial P.O Box 183853 Arlington, TX 76096

Bank of America P.O. Box 982238 El Paso, TX 79998

Calvery Portfolio Services 500 Summti Lake Dr. Ste 4A Valhalla, NY 10595

Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083

Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701

Cavalry SPV I, LLC 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595

Credit Collection Service P.O. Box 55126 Boston, MA 02205

CREDIT CORP SOLUTIONS, INC 8996 Miramar Road San Diego, CA 92126

CVF III Mortgage Loan Trust II c/o Shellpoint Mortgage Servicing PO Box 10826 Greenville, SC 29603-0826

Dentalworks PO Box 64-3005 Cincinnati, OH 45264 GM Financial PO Box 181145 Arlington, TX 76096

Internal Revenue Service Insolvency Group 1240 East 9th Street Room 403 Cleveland, OH 44199

Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101

Key Bank 4910 Tiedeman Rd Cleveland, OH 44144

Kohl's/Capital One P.O. Box 3115 Milwaukee, WI 53201

Nationwide Credit, Inc. PO Box 14581 Des Moines, IA 50306

Ocwen Loan Servicing 12650 Ingenuity Dr. Orlando, FL 32826-2000

Ohio Department of Taxation Bankruptcy Division PO Box 530 Columbus, OH 43216

Ohio Homeowner Assistance, LLC c/o John F. Kukura III 88 E. Broad Street, Ste. 1800 Columbus, OH 43215

Portfolio Recovery Assoc. 120 Corporate Blvd. Ste 100 Norfolk, VA 23502 Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for Credit Corp Solutions Inc PO Box 788 Kirkland, WA 98083-0788

Regional Income Tax Agency Attn: Legal Dept. PO Box 470537 Broadview Heights OH 44147

Reimer Law Co. Douglas A. Haessig PO Box 39696 Solon, OH 44139 TD Bank USA/Target P.O. Box 1470 Minneapolis, MN 55440

U S Department of Education/MOHELA 633 Spirit Drive Chesterfield, MO 63005

US Bank Trust NA c/o Shellpoint Mortgage Servicing 55 Beattie Place, Ste. 110 MS#001 Greenville, SC 29601